

OLF3 (Official Local Form 3)

United States Bankruptcy Court
District of Massachusetts, Boston DivisionIn re:
Dunn, Colleen M.

Debtor(s)

Case No. **1:21-bk-11839**
Chapter **13**

CHAPTER 13 PLAN

Check one. This plan is:

☐ Original☒ **1st** Amended (Identify First, Second, Third, etc.)☐ Postconfirmation (Date Order Confirming Plan Was Entered: ____)Date this plan was filed: **March 2, 2022**

PART 1:

NOTICES

TO ALL INTERESTED PARTIES:

You should review carefully the provisions of this Plan as your rights may be affected. In the event the Court enters an order confirming this Plan, its provisions may be binding upon you. The provisions of this Plan are governed by statutes and rules of procedure, including Title 11 of the United States Code (the "Bankruptcy Code"), the Federal Rules of Bankruptcy Procedure ("Fed. R. Bankr. P."), the Massachusetts Local Bankruptcy Rules ("MLBR"), and, in particular, the Chapter 13 rules set forth in Appendix 1 of MLBR, all of which you should consult.

TO CREDITORS:

Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. Read this Plan carefully and discuss it with your attorney. If you do not have an attorney, you may wish to consult with one. If you oppose this Plan's treatment of your claim or any other provision of this Plan, you or your attorney must file with the Court an objection to confirmation on or before the later of (i) thirty (30) days after the date on which the first Meeting of Creditors pursuant to 11 U.S.C. § 341 is held or (ii) thirty (30) days after service of an amended or modified Plan, unless the Court orders otherwise. A copy of your objection must be served on the Debtor(s), the attorney for the Debtor(s), and the Chapter 13 Trustee (the "Trustee"). The Bankruptcy Court may confirm this Plan if no objection to confirmation is filed or if it overrules an objection to confirmation. You have received or will receive a Notice of Chapter 13 Bankruptcy Case from the Bankruptcy Court which sets forth certain deadlines, including the bar date for filing a Proof of Claim. To receive a distribution, you must file a Proof of Claim.

TO DEBTOR(S):

You (or your attorney) are required to serve a copy of this Plan on all creditors in the manner required under the Bankruptcy Code, the Fed. R. Bankr. P., and MLBR. Unless the Court orders otherwise, you must commence making payments not later than the earlier of (i) thirty (30) days after the date of the filing of this Plan or (ii) thirty (30) days after the order for relief. You must check a box on each line below to state whether or not this Plan includes one or more of the following provisions. If you check the provision "Not Included," if you check both boxes, or if you do not check a box, any of the following provisions will be void if set forth later in this Plan. Failure to properly complete this section may result in denial of confirmation of this Plan.

FOR EACH LINE BELOW, DO NOT CHECK BOTH BOXES; DO NOT LEAVE BOTH BOXES BLANK.

1.1	A limit on the amount of a secured claim, set out in Part 3.B.1, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.B.3	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

PART 2:

PLAN LENGTH AND PAYMENTS

A. LENGTH OF PLAN:☐ 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);

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☒ 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);☐ ___ Months pursuant to 11 U.S.C. § 1322(d)(2). The Debtor(s) states the following cause:B. PROPOSED MONTHLY PAYMENTS:

Monthly Payment Amount	Number of Months
13,609.00	2
13,534.00	58

C. ADDITIONAL PAYMENT(S):☒ None. If "None" is checked, the rest of Part 2.C need not be completed and may be deleted from this Plan.

Total amount of Payments to the Trustee [B+C]:

\$ 812,190.00

This amount must be sufficient to pay the total cost of this Plan in Exhibit 1, Line (h).

PART 3: SECURED CLAIMS☐ None. If "None" is checked, the rest of Part 3 need not be completed and may be deleted from this Plan.A. CURE OF DEFAULT AND MAINTENANCE OF PAYMENTS:

Check one.

☐ None. If "None" is checked, the rest of Part 3.A need not be completed and may be deleted from this Plan.☒ Any Secured Claim(s) in default shall be cured and payments maintained as set forth in 1 and/or 2 below. Complete 1 and/or 2.(1) PREPETITION ARREARS TO BE PAID THROUGH THIS PLAN:

Prepetition arrearage amounts are to be paid through this Plan and disbursed by the Trustee. Unless the Court orders otherwise, the amount(s) of prepetition arrearage listed in an allowed Proof of Claim controls over any contrary amount(s) listed below. Unless the Court orders otherwise, if relief from the automatic stay is granted as to any collateral listed in this paragraph, all payments paid through this Plan as to that collateral will cease upon entry of the order granting relief from stay.

(a) Secured Claims (Principal Residence)Address of the Principal Residence: **2 Stephen Hopkins Rd, Harwich, MA 02645-1251**The Debtor(s) estimates that the fair market value of the Principal Residence is: **\$ 1,400,000.00**

Name of Creditor	Type of Claim (e.g., mortgage, lien)	Amount of Arrears
Rushmore Loan Management Services	mortgage	730,389.86

Total of prepetition arrears on Secured Claim(s) (Principal Residence): **\$ 730,398.86**(b) Secured Claims (Other)

Name of Creditor	Type of Claim	Description of Collateral (or address of real property)	Amount of Arrears
JP Morgan Chase Bank	mortgage	29 Nevin Rd Weymouth, MA	557.72

Total of prepetition arrears on Secured Claims (Other): **\$ 557.72**Total of prepetition arrears to be paid through this Plan [(a) + (b)]: **\$ 730,947.58**(2) MAINTENANCE OF CONTRACTUAL INSTALLMENT PAYMENTS (TO BE PAID DIRECTLY TO CREDITORS):Contractual installment payments are to be paid directly by the Debtor(s) to the creditor(s). The Debtor(s) will maintain the contractual

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installment payments as they arise postpetition on the secured claim(s) listed below with any changes required by the applicable contract and noticed in conformity with any applicable rules.

Name of Creditor	Type of Claim	Description of Collateral
Rushmore Loan Management Services	mortgage	2 Stephen Hopkins Rd, Harwich, MA 02645
Chase Mortgage	mortgage	29 Nevin Rd, Weymouth, MA 02190-1610

B. MODIFICATION OF SECURED CLAIMS:

Check one.

☒ None. If "None" is checked, the rest of Part 3.B need not be completed and may be deleted from this Plan.C. SURRENDER OF COLLATERAL:

Check one.

☒ None. If "None" is checked, the rest of Part 3.C need not be completed and may be deleted from this Plan.**PART 4: PRIORITY CLAIMS**

Check one.

☐ None. If "None" is checked, the rest of Part 4 need not be completed and may be deleted from this Plan.☒ The following priority claim(s) will be paid in full without postpetition interest. Unless the Court orders otherwise, the amount of the priority portion of a filed and allowed Proof of Claim controls over any contrary amount listed below.A. DOMESTIC SUPPORT OBLIGATIONS:

Name of Creditor	Description of Claim	Amount of Claim
None		

B. OTHER PRIORITY CLAIMS (Except Administrative Expenses):

Name of Creditor	Description of Claim	Amount of Claim
None		

Total of Priority Claims (except Administrative Expenses) to be paid through this Plan: **\$0.00**C. ADMINISTRATIVE EXPENSES:1. ATTORNEY'S FEES:

Name of Attorney	Attorney's Fees

If the attorney's fees exceed the amount set forth in MLBR, Appendix 1, Rule 13-7, the Trustee may not pay any amount exceeding that sum until such time as the Court approves a fee application. If no fee application is approved, any plan payments allocated to attorney's fees in excess of MLBR, Appendix 1, Rule 13-7 will be disbursed to other creditors up to a 100% dividend.

2. OTHER (Describe):**None**Total Administrative Expenses (excluding the Trustee's Commission) to be paid through this Plan [1 + 2]: **\$ 0.00**3. TRUSTEE'S COMMISSION:

The Debtor shall pay the Trustee's commission as calculated in Exhibit 1.

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The Chapter 13 Trustee's fee is determined by the United States Attorney General. The calculation of the Plan payment set forth in Exhibit 1, Line (h) utilizes a 10% Trustee's commission. In the event the Trustee's commission is less than 10%, the additional funds collected by the Trustee, after payment of any allowed secured and priority claim(s), and administrative expense(s) as provided for in this Plan, shall be disbursed to nonpriority unsecured creditors up to 100% of the allowed claims.

PART 5: NONPRIORITY UNSECURED CLAIMS

Check one.

☐ None. If "None" is checked, the rest of Part 5 need not be completed and may be deleted from this Plan.

☒ Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below. Only a creditor holding an allowed claim is entitled to a distribution.

☐ Fixed Amount ("Pot Plan"): each creditor with an allowed claim shall receive a pro rata share of \$ ____, which the Debtor(s) estimates will provide a dividend of ____%.

☒ Fixed Percentage: each creditor with an allowed claim shall receive no less than **100%** of its allowed claim.

A. GENERAL UNSECURED CLAIMS: **\$ 0.00**

B. UNSECURED OR UNDERSECURED CLAIMS AFTER MODIFICATION IN PART 3.B OR 3.C:

Name of Creditor	Description of Claim	Amount of Claim
None		

C. NONDISCHARGEABLE UNSECURED CLAIMS (e.g., student loans):

Name of Creditor	Description of Claim	Amount of Claim
None		

D. CLAIMS ARISING FROM REJECTION OF EXECUTORY CONTRACTS OR LEASES:

Name of Creditor	Description of Claim	Amount of Claim
None		

E. TOTAL TO BE PAID TO NONPRIORITY UNSECURED CREDITORS THROUGH THIS PLAN:

The amount paid to any nonpriority unsecured creditor(s) is not less than that required under the Liquidation Analysis set forth in Exhibit 2.

Total Nonpriority Unsecured Claims [A + B + C + D]: **\$ 0.00**

Enter Fixed Amount (Pot Plan) or multiply total nonpriority unsecured claim(s) by Fixed Percentage and enter that amount: **\$ 0.00**

F. SEPARATELY CLASSIFIED UNSECURED CLAIMS (e.g., co-borrower):

Name of Creditor	Description of Claim	Amount of Claim	Treatment of Claim	Basis of Separate Classification
None				

Total of separately classified unsecured claim(s) to be paid through this Plan: **\$ 0.00**

PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check one.

☒ None. If "None" is checked, the rest of Part 6 need not be completed and may be deleted from this Plan.

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PART 7: POSTCONFIRMATION VESTING OF PROPERTY OF THE ESTATE

If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon entry of the discharge. If the Debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

PART 8: NONSTANDARD PLAN PROVISIONS

Check one.

☒ None. If "None" is checked, the rest of Part 8 need not be completed and may be deleted from this Plan.

PART 9: SIGNATURES

By signing this document, the Debtor(s) acknowledges reviewing and understanding the provisions of this Plan and the Exhibits filed as identified below.

By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 3, including the Exhibits identified below, other than any Nonstandard Plan Provisions in Part 8.

/s/ Colleen M. Dunn

Debtor

March 2, 2022

Date

Debtor

Date

/s/ Thomas Benner

Signature of attorney for Debtor(s)

Print name: **Thomas Benner**

BBO Number (if applicable): **655483**

Firm name (if applicable): **Benner & Weinkauf, P.C.**

33 Samoset St

Plymouth, MA 02360-4551

Telephone: **(508) 746-8030**

Email Address: **tbenner@tbennerlaw.com**

March 2 2022

Date

The following Exhibits are filed with this plan:

☒ Exhibit 1: Calculation of Plan Payment*

☒ Exhibit 2: Liquidation Analysis*

☐ Exhibit 3: Table for Lien Avoidance under 11 U.S.C. § 522(f)**

☐ Exhibit 4: [Proposed] Order Avoiding Lien Impairing Exemption**

List additional exhibits if applicable.

*denotes a required exhibit

**Denotes a required Exhibit if the box "Included" is checked in Part 1, Line 1.2.

Total number of Plan pages, including Exhibits: 7

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EXHIBIT 1

CALCULATION OF PLAN PAYMENT

a) Secured claims (Part 3.A and Part 3.B.1-3 Total):	\$ <u>730,947.58</u>
b) Priority claims (Part 4.A and Part 4.B Total):	\$ <u>0.00</u>
c) Administrative expenses (Part 4.C.1 and Part 4.C.2 Total):	\$ <u>0.00</u>
d) Nonpriority unsecured claims (Part 5.E Total):	\$ <u>0.00</u>
e) Separately classified unsecured claims (Part 5.F Total):	\$ <u>0.00</u>
f) Executory contract/lease arrears claims (Part 6 Total):	\$ _____
g) Total of (a) + (b) + (c) + (d) + (e) + (f):	\$ <u>730,947.58</u>
h) Divide (g) by .90 for total Cost of Plan including the Trustee's fee:	\$ <u>812,164.00</u>
i) Divide (h), Cost of Plan, by term of Plan, 60 months:	\$ _____
j) Round up to the nearest dollar amount for Plan payment:	\$ _____

If this is either an amended Plan and the Plan payment has changed, or if this is a postconfirmation amended Plan, complete (a) through (h) only and the following:

k) Enter total amount of payments the Debtor(s) has paid to the Trustee:	\$ <u>27,218.00</u>
l) Subtract line (k) from line (h) and enter amount here:	\$ <u>784,946.00</u>
m) Divide line (l) by the number of months remaining (58 months):	\$ <u>13,533.55</u>
n) Round up to the nearest dollar amount for amended Plan payment:	\$ <u>13,534.00</u>
Date the amended Plan payment shall begin:	<u>March 2022</u>

EXHIBIT 2

LIQUIDATION ANALYSIS

A. REAL PROPERTY

Address (Sch. A/B, Part 1)	Value (Sch. A/B, Part 1)	Total Liens (Sch. D, Part 1)	Exemption Claimed (Sch. C)
2 Stephen Hopkins Rd, Harwich, MA 02645-1251	1,400,000.00	734,875.00	125,000.00
29 Nevin Rd, Weymouth, MA 02190-1610	925,000.00	360,075.00	0.00

Total Value of Real Property (Sch. A/B, line 55): **\$ 2,325,000.00**
Total Net Equity for Real Property (Value Less Liens): **\$ 1,230,050.00**
Less Total Exemptions for Real Property (Sch. C): **\$ 125,000.00**
Amount Real Property Available in Chapter 7: **\$ 1,105,050.00**

B. MOTOR VEHICLES

Make, Model and Year (Sch. A/B, Part 2)	Value (Sch. A/B, Part 2)	Amount of Liens (Sch. D, Part 1)	Exemption (Sch. C)
2003 Toyota Tundra 4WD	3,475.00	0.00	0.00
2006 Porsche Cayenne	5,600.00	0.00	5,600.00
2009 Range Rover	7,800.00	0.00	7,800.00

Total Value of Motor Vehicles: **\$ 16,875.00**
Total Net Equity for Motor Vehicles (Value Less Liens): **\$ 16,875.00**
Less Total Exemptions for Motor Vehicles (Sch. C): **\$ 13,400.00**
Amount Motor Vehicle Available in Chapter 7: **\$ 3,475.00**

C. ALL OTHER ASSETS (Sch. A/B Part 2, no. 4; Part 3 through Part 7. Itemize.)

Asset	Value	Liens (Sch. D, Part 1)	Exemption (Sch. C)
Bank of America	17,250.00	0.00	5,000.00
Bank of America	114.00	0.00	0.00
Bank of America	289.00	0.00	0.00
Cash	20.00	0.00	0.00
Misc. Electronics	3,000.00	0.00	3,000.00
Misc. Jewelry	5,000.00	0.00	1,325.00
Ordinary and usual household contents	6,500.00	0.00	6,500.00
Ordinary clothing	1,000.00	0.00	1,000.00

Total Value of All Other Assets: **\$ 33,173.00**
Total Net Equity for All Other Assets (Value Less Liens): **\$ 33,173.00**
Less Total Exemptions for All Other Assets: **\$ 16,825.00**
Amount All Other Assets Available in Chapter 7: **\$ 16,348.00**

D. SUMMARY OF LIQUIDATION ANALYSIS

Amount available in Chapter 7	Amount
A. Amount Real Property Available in Chapter 7 (Exhibit 2, A.)	\$ 1,105,050.00
B. Amount Motor Vehicles Available in Chapter 7 (Exhibit 2, B.)	\$ 3,475.00
C. Amount All Other Assets Available in Chapter 7 (Exhibit 2, C.)	\$ 16,348.00
TOTAL AVAILABLE IN CHAPTER 7:	\$ 1,124,873.00

E. ADDITIONAL COMMENTS REGARDING LIQUIDATION ANALYSIS:

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Fill in this information to identify your case:

Debtor 1 Colleen M. Dunn

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS, BOSTON
DIVISION

Case number 1:21-bk-11839
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,672.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 275.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Dunn, Colleen M.**

Case number (if known) **1:21-bk-11839**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>465.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>94.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>175.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>800.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>200.00</u>
10. Personal care products and services	10. \$ <u>175.00</u>
11. Medical and dental expenses	11. \$ <u>250.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>450.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>150.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>406.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>636.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>3,389.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>200.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>12,337.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>12,337.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>25,871.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>12,337.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>13,534.00</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Colleen M. Dunn
Colleen M. Dunn
Signature of Debtor 1

Date **March 2, 2022**

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:			
Debtor 1	Colleen M. Dunn		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MASSACHUSETTS, BOSTON DIVISION		
Case number (if known)	1:21-bk-11839		

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 2,325,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 50,048.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 2,375,048.00

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A Amount of claim, at the bottom of the last page of Part 1 of Schedule D...	\$ 1,094,950.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ 0.00
Your total liabilities	\$ 1,094,950.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$ 25,871.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$ 12,337.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Dunn, Colleen M.**

Case number (if known) **1:21-bk-11839**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **46,972.00**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00

9g. **Total.** Add lines 9a through 9f.

\$ **0.00**